

**UNITED STATES BANKRUPTCY COURT**  
FOR THE DISTRICT OF NEW JERSEY  
NEWARK DIVISION

In re: Peter Tichy Case No. 24-14015-JKS

**TRANSFER OF CLAIM OTHER THAN FOR SECURITY**

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

Cardinal Financial Company, Limited Partnership

Name of Transferee

Cardinal Financial Company, Limited Partnership

Name of Transferor

Name and Address where notices to transferee should be sent:

**Service Mac, LLC**  
**9726 Old Bailes Road**  
**Fort Mill, SC 29707**

Court Claim # (if known): 19-1

Amount of Claim: \$ 479,286.83

Date Claim Filed: 06/28/2024

Phone: 855-979-1093

Last Four Digits of Acct # 1911

Phone: 800-669-0340 ext. 6731

Last Four Digits of Acct # 7218

Name and Address where transferee payments should be sent (if different from above):

**Service Mac, LLC**  
**9726 Old Bailes Road**  
**Fort Mill, SC 29707**

Phone: 855-979-1093

Last Four Digits of Acct #: 1911

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/Laura Egerman  
Authorized Agent for Transferee

Date: 10/18/2024

In Re: Peter Tichy  
Document Page 2 of 10  
Bankruptcy Case No.: 24-14015-JKS

Chapter: 13

Judge: John K. Sherwood

### CERTIFICATE OF SERVICE

I, Laura Egerman, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, Georgia 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I served a copy of the within Transfer of Claim filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Peter Tichy  
20 Hudson Avenue  
Ridgefield Park, NJ 07660

Paul Evangelista  
Scura, Wigfield, Heyer,  
Stevens & Cammarota, LLP  
1599 Hamburg Turnpike  
Wayne, NJ 07470  
(served via ECF Notification)

Marie-Ann Greenberg, Trustee  
Chapter 13 Standing Trustee  
30 Two Bridges Road  
Suite 330  
Fairfield, NJ 07004  
(served via ECF Notification)

U.S. Trustee  
US Dept of Justice  
Office of the US Trustee  
One Newark Center Ste 2100  
Newark, NJ 07102  
(served via ECF Notification)

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 10/18/2024 By: /s/Laura Egerman  
(date) Laura Egerman  
Authorized Agent for Transferee

NMLS# [REDACTED]

# WELCOME!



[REDACTED]  
PETER TICHY  
20 HUDSON AVE  
RIDGEFIELD PARK NJ 07660-1732

## MORTGAGE SERVICING TRANSFER

The servicing of your loan is transferring on September 1, 2024.

**PROPERTY ADDRESS:**  
20 HUDSON AVE RIDGEFIELD PARK, NJ 07660

**CURRENT LOAN NUMBER:**  
[REDACTED]

**NEW LOAN NUMBER:**  
[REDACTED]

<https://cardinalfinancial.com/>

September 11, 2024

Dear Peter Tichy:

The servicing of your mortgage loan is transferring from Cardinal Financial Company, Limited Partnership (by DMI) to ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership on September 1, 2024.

We are excited about this change and what it means for our customers. This letter explains what you should know about the transfer of servicing and how ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership will help you manage your loan going forward. Please review carefully and retain for your records.

### WHAT IS CHANGING

**Your Loan Number:** When the servicing of your loan transfers, effective September 1, 2024, your loan number will change to [REDACTED]

**Schedule of Fees:** Enclosed is the ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership fee schedule.

**Your Payment:** Beginning September 1, 2024, you will send your mortgage payment to ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership. You should receive a billing statement from us after the transfer date listed above. If you do not receive a billing statement before the next payment is due, you may use the attached coupon or pay by using another payment option described below. As of August 31, 2024, the principal balance of your loan is \$408,759.46 with an escrow balance of \$(52,926.18).

### Payment Options:

- **Automatic payments:** If your monthly payments to Cardinal Financial Company, Limited Partnership (by DMI) are automatically withdrawn from your bank account, we will continue this withdrawal. If you would like to enroll in recurring payments, please enroll through our online portal at <https://cardinalfinancial.com/> or by calling our Customer Experience Team at 855-416-8962, Monday - Friday 8:30 a.m. - 8:00 p.m. | Saturday 9:00 a.m. - 3:00 p.m. ET.
- **Online Bill Pay:** If you currently make your mortgage loan payments using an online bill pay service or online banking, please ensure the bill provider name is ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership, the account number is [REDACTED] and the address to P.O. Box 105178, Atlanta, GA 30348-5178 to continue to make payments.
- **Additional Payment Options:** Attached FAQs include same day and recurring payment options.
- **Payment protections with a transfer:** Under federal regulations, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

### Online account access:

- If you are currently enrolled in paperless statements (electronic statements), ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership would like to continue to send electronic communications. You will need to enroll in ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership's online customer portal.
- Manage your account online through our customer portal at <https://cardinalfinancial.com/>. Select "Register". You will be prompted to enter information and will be guided through the remaining steps.
- Setting up account alerts can help you stay on top of important events.

Dates to Remember:		
<b>August 31, 2024</b>  This is the last day that your current servicer will accept your mortgage payments.	<b>September 1, 2024</b>  ServiceMac, LLC on behalf of ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership begins accepting your mortgage payments. Your loan number will change.	<b>September 9, 2024</b>  You can access your loan and make payments at <a href="https://cardinalfinancial.com/">https://cardinalfinancial.com/</a> . Also, you can sign up for paperless billing and manage other loan information.

**Optional Products:** If you have mortgage, life, or disability insurance or any other type of optional insurance, premiums will not be transferred to the new servicer, and the insurance will be discontinued. Please contact the provider of the optional insurance or membership product(s) directly regarding your continuation privileges, if applicable.

**Lender Placed Insurance Policies:** If your current servicer has placed insurance on your mortgage loan (due to missing or insufficient coverage), this policy will be canceled at servicing transfer and ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership will contact you in writing regarding placing new coverage on your loan.

**Insurance Mortgagee Clause:** Your current servicer will notify your homeowners, hazard and flood insurance company of your new loan number and to change your **mortgagee clause** to the following address:

Cardinal Financial Company, Limited Partnership  
ISAOA ATIMA  
P.O. Box 29411  
Phoenix, AZ 85038-9411

**Mortgage Assistance:** While it's important to make timely payments, if you are experiencing a hardship or having trouble making your mortgage payment on time, assistance options may be available. If you need assistance, are in the process of receiving mortgage assistance from ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership, are in the process of completing an application for assistance and need documents or if you have any questions about the status with ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership, please reach out via one of the below methods:

Phone:	855-416-8962
Regular Mail: Partnership	ServiceMac, LLC on behalf of Cardinal Financial Company, Limited  P.O. Box 100077 Duluth, GA 30096-9377
Overnight Mail: Partnership	ServiceMac, LLC on behalf of Cardinal Financial Company, Limited  9726 Old Bailes Road Suite 200 Fort Mill, SC 29707

**Escrow Account Management:** If you have an escrow account for payment of taxes, insurance and/or mortgage insurance, ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership will complete an escrow analysis each year and communicate any changes impacting your payment. You can find additional information about your escrow account through <https://cardinalfinancial.com/>.

**Supplemental Taxes:** In the event you receive a supplemental property tax bill from your local municipality, it is your responsibility to pay these amounts. It's important to note that this bill does not get sent to us. Because supplemental taxes are usually one-time or short-term taxes, we do not collect for them with your escrow account (if you have one). Please do not send these invoices to us. Like any other bill, supplemental tax bills should be paid by the due date, or you could be charged a delinquency penalty. If you receive a supplemental bill, you should contact your local taxing authority directly to arrange a payment or with any questions.

**Year-End Statements:** Next year you may receive two, year-end statements. You will need to add the amounts on both statements to get the total amount of taxes and interest you paid for the year for tax reporting purposes.

Except for the above changes related to the servicing of your loan, the transfer of servicing does not affect any term or condition of your loan.

We are here to assist you and help you through this transition.

Sincerely,

ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership Customer Experience Team  
NMLS# [REDACTED]

Payment Addresses and Contact Information		
	On or before August 31, 2024	On or after September 1, 2024
Send Payments to:	Please see the last mortgage statement that you received from your current servicer, for payment information.	ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership P.O. Box 105178 Atlanta, GA 30348-5178
Contact for questions, including questions about this transfer:	Cardinal Financial Company, Limited Partnership (by DMI) Customer Service 1-877-604-7294	<b>ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership Customer Service 855-416-8962</b> <b>Monday - Friday 8:30 a.m. - 8:00 p.m.   Saturday 9:00 a.m. - 3:00 p.m. ET</b>
Send written correspondence to:	Cardinal Financial Company, Limited Partnership (by DMI) 1 Corporate Drive, Suite 360 Lake Zurich, IL 60047	<b>ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership P.O. Box 100077 Duluth, GA 30096-9377</b>

How to Make Your First Payment to ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership	
To pay by:	Instructions for convenient ways to pay:
<a href="https://cardinalfinancial.com/">https://cardinalfinancial.com/</a>	You will be able to access your online account September 9, 2024. You can make a payment online from any checking or savings account anytime at <a href="https://cardinalfinancial.com/">https://cardinalfinancial.com/</a> .
Online bill payment through your bank or bill-payment service or military allotment	Update your payment information with your provider before making your next payment: New Loan Number: [REDACTED] Full Company Name: ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership Payment mailing address: P.O. Box 105178 Atlanta, GA 30348-5178. Please be sure to cancel any online payments currently scheduled to be made on or after August 31, 2024.
Automatic Mortgage Payments	At <a href="https://cardinalfinancial.com/">https://cardinalfinancial.com/</a> you can enroll to have your monthly payment automatically withdrawn from your checking or savings account.
Mail	With the attached payment coupon, you can send in a check for your mortgage payment. The mailing address is listed above for your reference. If you have already mailed your next payment to your current servicer and it is received on or after September 1, 2024, they will forward it to us. During the 60 days after September 1, 2024 you will not be charged a late fee for payments made to your current servicer and forwarded to us.
Phone	Call our automated payment service at <b>855-416-8962</b> .

**\*\*Please disregard this coupon if you are set up for recurring payments, paperless bill, or have already made your payment\*\***

TEMPORARY PAYMENT COUPON

DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT



Peter Tichy  
20 HUDSON AVE  
RIDGEFIELD PARK NJ 07660-1732

Please make check payable to the following:

ServiceMac, LLC on behalf of Cardinal  
Financial Company, Limited Partnership  
P.O. Box 105178  
Atlanta, GA 30348-5178

Due By 9/1/2024:	\$	3,540.06
Please designate how you want us to apply any additional funds.		
Additional Principal	\$	<input type="text"/>
Additional Escrow	\$	<input type="text"/>
Other Fees	\$	<input type="text"/>
Total Amount Enclosed:	\$	<input type="text"/>

**Important Legal Information**

**Servicer Notice**

ServiceMac, LLC (NMLS [REDACTED]) provides certain mortgage servicing functions and services on behalf of ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership. For more information regarding ServiceMac, LLC, including licensing and other legal information, please visit [www.myservicemac.com](http://www.myservicemac.com).

**Fair Debt Collection and Bankruptcy**

We may be considered to be a debt collector under certain state and federal laws. Accordingly, for the purposes of such laws, this communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose. However, to the extent your original obligation has been discharged or is subject to an automatic stay under the United States Bankruptcy Code, this notice is for compliance and/or informational purposes only and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.

**Information about the service transfer of your loan**

Under federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

**Notices of Errors and Requests for Information**

You have certain rights under federal law related to resolving errors in the servicing of your loan or requesting information about your loan account. If you want to send a Notice of Error or a Request for Information as defined by federal law, it must be sent to our exclusive address at ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership, P.O. Box 100078 Duluth, GA 30096-9377.

**Servicemembers Civil Relief Act**

The Servicemembers Civil Relief Act may offer protection or relief to military members who have been called to active duty. If you have been called to active duty or you are the spouse, registered domestic partner, partner in a civil union, or financial dependent of a person who has been called to active duty, and you have not yet made us aware of your status, please contact Customer Service at 855-416-8962.

**Americans with Disabilities Act (ADA)**

Our company supports customers which require assistance due to hearing, speech or visual impairments. Specially trained relay agents will conduct the calls through TTY or verbally to hearing parties. If you are having difficulty reading this document, you may request that our Customer Care Specialists assist you by reading the letter content aloud to you in its entirety. Please contact a Customer Care Specialist on the phone number included on the front of this statement.

**Successors in Interest**

A Successor in Interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact us by phone at 855-416-8962, mail at ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership P.O. Box 100078 Duluth, GA 30096-9377 or email at [support@mycardinalservicing.com](mailto:support@mycardinalservicing.com) to start the confirmation process.

**HUD Counseling Information about Mortgage Counseling or Assistance**

For a list of HUD-approved housing counseling agencies that can provide free foreclosure prevention and debt management information, as well as translation or other language assistance, contact one of the following federal government agencies.

The U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or [www.hud.gov/counseling](http://www.hud.gov/counseling)  
The Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or [www.consumerfinance.gov/mortgagehelp](http://www.consumerfinance.gov/mortgagehelp)

**State Disclosures**

Certain state disclosures are applicable based on the state in which the secured property is located.

**Supplemental Taxes**

In the event you receive a supplemental property tax bill from your local municipality, it is your responsibility to pay these amounts. It's important to note that this bill does not get sent to us. Because supplemental taxes are usually one-time or short-term taxes, we do not collect for them with your escrow account (if you have one). Please do not send these invoices to us. Like any other bill, supplemental tax bills should be paid by the due date, or you could be charged a delinquency penalty. If you receive a supplemental bill, you should contact your local taxing authority directly to arrange a payment or with any questions.

Frequently Asked Questions (FAQs)

Question	Answer	Action Required
What is happening?	The service provider of your loan is changing.	Update your records according to the instructions provided above.
What is my new mortgagee clause for insurance?	The new mortgagee clause is: Cardinal Financial Company, Limited Partnership ISAOA ATIMA P.O. Box 29411 Phoenix, AZ 85038-9411	Nothing. Your current servicer will notify your insurance company (if applicable) of this change.
Will my escrow account funds be transferred to ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership?	Yes.	Nothing. Your escrow account is automatically transferred. We will continue to pay your taxes, homeowner's insurance, and if applicable, mortgage insurance from your escrow account.
If I have questions regarding my mortgage, who can I talk to?	For any questions <i>before September 1, 2024</i> , contact your current servicer at 1-877-604-7294. After September 1, 2024, you can contact ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership at 855-416-8962.	For any questions about your loan prior to September 1, 2024, please continue to contact your current servicer.
Will my loan number remain the same?	No. Your new loan number is [REDACTED]	When calling or sending payments to ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership, please reference the new servicing loan
When can I access my account with ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership?	September 9, 2024 is your loan activation date. We will have limited information regarding your loan until that date.	Please visit <a href="https://cardinalfinancial.com/">https://cardinalfinancial.com/</a> to set up your online account.
If I normally pay my mortgage by check or money order, what will I need to do?	Starting September 1, 2024, you can send your payments to: ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership P.O. Box 105178 Atlanta, GA 30348-5178	Please include your new loan number on your check or money order.
If I pay my mortgage payment by my bank's bill-paying service, what will I need to do?	You will need to contact your bank's bill-paying service to update the information.	You will need to update your loan information with your new loan number, name, and payment mailing information.
Currently, my payment is automatically withdrawn (ACH), what do I need to do?	ServiceMac, LLC on behalf of Cardinal Fi is carrying over your automatic withdrawal from your current subservicer.	Nothing. We have received your automatic withdrawal information from your current subservicer.
I already mailed my payment to my current servicer, how will the payment get to ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership?	We will ensure that your payments are forwarded and credited to your ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership account.	Nothing. ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership will ensure your payment is credited to your account. If your payment is due to ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership,
Am I able to make my payment now?	If your payment is due prior to September 1, 2024, please send to your current servicer. Beginning September 1, 2024, we can accept your payment.	Make payments to ServiceMac, LLC on behalf of Cardinal Financial Company, Limited Partnership on or after September 1, 2024.
I would like to access my account online, what is your website information?	<a href="https://cardinalfinancial.com/">https://cardinalfinancial.com/</a> You will be able to sign up for notifications, access your account, make payments, view and print statements and so much more.	Please visit <a href="https://cardinalfinancial.com/">https://cardinalfinancial.com/</a>
Is paperless billing available?	Yes. You can opt for paperless statements at <a href="https://cardinalfinancial.com/">https://cardinalfinancial.com/</a> . You will receive a monthly email reminding you when your statement is available online.	Go to <a href="https://cardinalfinancial.com/">https://cardinalfinancial.com/</a> to set up your preferences to ensure that you are receiving paperless billing.

Fee Schedule (as of 4/5/2024)

The Fee Schedule provided below is a list of fees and costs that may be incurred in connection with a mortgage loan<sup>1</sup>. Actual fee amounts and costs are subject to change and vary depending on the applicable state law and/or agency/insurer/investor guidelines and your loan documents. This list does not represent all possible fees and costs that may be incurred.

Fees for Services You May Request/Miscellaneous Fees

Type of Fee	Description	Minimum	Maximum
ACH Set Up Fee (Biweekly or Monthly) <sup>2</sup>	Fee to set up a reoccurring auto draft payment. A draft date for monthly ACH is only available from the 1 <sup>st</sup> through the 15 <sup>th</sup> of the month.	No Charge	
ACH Processing Fee (Biweekly or Monthly) <sup>2</sup>	Fee to process a reoccurring auto draft payment.	No Charge	
One-Time Payment Fee (Convenience Fee)	Fee to make a one-time payment a via our automated phone system, website, mobile, or customer service representative.	No Charge	
Debit Card Payment Fee	Fee for payment made with a debit card via our automated phone system, website, mobile, or a representative.	Debit card payments are not accepted.	
Payment Processing Fee	Fee to process a payment.	No Charge	
Payoff Quote Fee – Requested by a Borrower	Fee charged to the borrower when requesting that a Payoff Quote be sent by mail, fax, or email	No Charge	
Payoff Quote Fee – Requested by a Third Party	Fee that may be charged to a Third Party when requesting a Payoff Quote be sent by fax or email.	\$0	
Private Mortgage Insurance (PMI) Termination Request Fee	Fee to evaluate a request to terminate PMI (does not include the property valuation costs).	No Charge	\$25
Document or Payment History Request/Copy Fee and/or Research Fee	Fee charged for fulfilling a reasonable request for copies of documents related to the borrower’s mortgage loan.	No Charge for payment history or reasonable requests; larger requests up to \$100 per hour	
Partial Release/Land Modification Fee	Fee to process a request to release a portion of the borrower’s property mortgaged as collateral. A property valuation fee may also be required as part of this process.	\$0	\$250
Recast Fee	Fee to process a request to modify the principal and interest payment amount using the current note and maturity date, generally following a large prepayment toward the principal.	\$0	\$500
Assumption Fee	Fee to process a request to change the individual(s) legally responsible for repayment of the mortgage loan.	\$0	\$900
Verification of Mortgage Fee	Fee charged to provide a verification of mortgage to a third party.	No Charge	
Subordination Fee	Fee for processing a request to subordinate an existing lien. Typically occurs when a second lien exists on the property and there is a request to refinance the first lien.	\$0	\$300
New York CEMA Request Fee	Fee to process a Consolidation, Extension, and Modification (CEMA) request.	\$0	\$1000
New York CEMA Request Cancellation Fee	Fee to process a cancellation of a Consolidation, Extension, and Modification (CEMA) request.	\$0	\$250

<sup>1</sup> We reserve the right not to charge for certain services or charge certain fees.  
<sup>2</sup> Biweekly draft is not available on HELOC loans.

Common Servicing and Default-Related Fees

Type of Fee	Description	Minimum	Maximum
Late Charge	Fee assessed when a payment is received after the due date and any applicable grace period.	Up to 6% of the monthly payment	
Insufficient Funds Fee (NSF)	Fee assessed when a payment is rejected by the payee’s financial institution. The financial institution may also assess a separate fee.	\$0	\$50
Prepayment Fee	Fee charged when a loan is prepaid before the maturity date.	See Loan Documents	
Reconveyance or Lien Release Fee	Fee charged when reconveying interest in the property from the trustee to you or releasing a lien <sup>3</sup> .	\$0	\$100
Document Recording Fee	Fee paid to a municipality for recording a document (may include documentary and other taxes assessed on the transaction)	Actual cost of recording (varies by state & county)	
Property Valuation – Appraisal Fee	Fee paid to a Licensed Real Estate Appraiser to provide a property valuation.	Up to \$1,500 <sup>4</sup>	
Property Valuation – BPO Fee	Fee paid to a Licensed Real Estate Broker to provide a broker’s price opinion (BPO)/property valuation.	\$0	\$200 <sup>2</sup>
Title Search and Report Fee	Fee associated with obtaining a title search and report, as invoiced by an attorney, trustee, or title company.	Generally, up to \$2,000	
Attorney Fees and Costs	Fees and costs to compensate an attorney for services rendered involving the borrower.	Varies by claim and jurisdiction	
Litigation Fees and Costs	Fee and costs in connection with litigation or threatened litigation involving borrower.	Varies by claim and jurisdiction	
Certified Check Fee	Fee to make a payment with a certified check.	\$0	\$5
Foreclosure Fees and Costs	Fees and costs associated with the typical foreclosure process.	Generally, \$5,000 up to \$10,000 <sup>5</sup>	
Bankruptcy Fees and Costs	Fees and costs associated with typical bankruptcy proceedings.	Generally, \$1,500 up to \$2,500 <sup>5</sup>	
Breach Letter or Registration Fee	Fee charged to send default notices or register notices sent with the state.	\$0	\$75
Property Preservation Costs	The typical costs associated with maintenance of vacant or abandoned properties to protect the property which may include, for example, lawn maintenance, debris removal, and winterization.	Varies by type and number of services performed, can range from \$35 to \$35,000	
Property Photo Cost	The cost of photos to document property condition and/or that property preservation work was completed.	\$0	\$35
Property Inspections Fee	Fee charged for an inspection to determine if the mortgaged property is occupied or vacant and is being maintained.	\$0	\$75
Field Visit Fee	Fee charged if required to send a field agent to deliver a notice and determine the occupancy status of the property.	\$0	\$150

<sup>3</sup> No fee providing a release upon full prepayment for New York properties.

<sup>4</sup> Cost may be higher if the property is non-conforming or located in a rural or remote location.

<sup>5</sup> Can exceed amounts charged based on attorneys and trustee services and other fees and costs including service of process, filing fees, publication, and posting to notify interested parties of the title services and Foreclosure or Bankruptcy proceeding.